



FREQUENTLY

ASKED

QUESTIONS

Frequently asked questions on AMC & AMC Schemes

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PERSONALITIES ASSOCIATED WITH AMC



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GENERAL INFORMATION - AMC

1. What is AMC?

The Association of Medical Consultants - Mumbai is popularly known as AMC. It was established in 1972 by a small group of energetic active and concerned medical consultants from distant suburbs who often assembled and animatedly discussed their common problems.

It is the only multi-speciality association of post-graduate doctors in the country.

2. What is present strength of AMC?

It is now one of the fastest growing Associations of Specialist Doctors in Mumbai and boasts of a membership strength of more than 11,000 Medical consultants.

3. What is Vision of AMC?

To create a distinguished national medical body which facilitates unity of the entire medical fraternity, promotes sound, ethical, evidence-based medical practice, initiates path-breaking healthcare Scheme reforms and induces a harmonious doctor-patient relationship.

4. What is the mission of AMC?

To guide, steer, motivate and hold hands of every practicing Consultant to carry on his/her medical, ethical and social responsibilities and duties conscientiously and fearlessly while promoting the knowledge arena of medical education and securing a safe & effective healthcare delivery system in conjunction with the socio-political authorities.

5. What are the benefits associated through AMC?

- Round the clock Support of Medico Legal Cell
- Professional Indemnity Protection Insurance
- Access to Task force in times of crisis/violence
- Personal Health & Accident Insurance: H & A Scheme
- Consultants Benevolent Scheme and Scheme
- Chance to involve in Social Service Activities
- Part of team for Affiliate branches
- Fellowship and Medical Education Programs
- Access to Publications of AMC
- Opportunity to publish articles in GRASP
- Help with Maharashtra Medical Council



- Car Insurance facilities
- Financial management services and Financial OPD
- Car Sticker
- Telephone Directory

6. What are various activities of AMC?

- Doctor's Day Celebrations
- Basic Life Support Workshops
- Public Awareness Lectures
- Connect CME's
- Zonal CME's
- Nurses Training Programs
- Social service activities – Beti Bachao Crusade, Blood donation drives, Public health awareness, Cancer awareness, general public safety, Anti-Noise pollution drives, distribution of clothes/shawls, etc.
- AMCON - Annual Conference of AMC
- FAMCICON - Annual Conference of Federation of Association of Medical Consultants
- MLCON - Medicolegal Conference
- Information Technology & Healthcare Conference
- Mentoring Gen Next – Mentorship programs
- Aarogya Manthan
- CII Meetings
- Filing Public Interest Litigations
- Representation in various Governmental forums as Scheme changers
- AMC picnic
- AGM – General Body Meeting
- Elections
- Support for renewal of MMC registration

7. What are the various AMC cells and who are their chairpersons?

- Medicolegal Cell - Dr. Sudhir Naik
- Social Service Cell - Dr. S. N. Agarwal
- Health and Accident Cell - Dr. Suhas Kate
- Consultants Benevolent Cell - Dr. Shrikant Badwe
- MMC (Maharashtra Medical Council) Cell - Dr. Bipin Pandit
- NoAH (Network of AMC Hospitals) Cell - Dr. Niranjana Agarwal
- Media & Communication Cell - Dr. Veena Pandit

8. What are various affiliate branches of AMC apart from Mumbai?

- Mangalore
- Bangalore

- Kolhapur
- Ratnagiri
- Sindhudurg
- Pune
- Nashik
- Udgir-Latur
- Goa

The other affiliate units in the process of formation are Ranchi and Raipur.

9. Is Mumbai branch divided into several zones?

Yes, AMC Mumbai is divided into 8 zones. The details of the zones and the zonal directors are as follows:

SR. NO.	ZONAL DIRECTOR UPTO MARCH 2019	ZONAL DIRECTOR APRIL 2019 ONWARDS	AREA
1	Dr. Ajit K. Desai	Dr. Manoj Patel	Navi Mumbai-Raigad
2	Dr. Rajendra Chawhan	Dr. Rajendra Chawhan	Mira Road-Palghar
3	Dr. Sujata Rao	Dr. Sujata Rao	Jogeshwari-Dahisar
4	Dr. Gurudas Kulkarni	Dr. Gurudas Kulkarni	Thane-Kalyan-Dombivali
5	Dr. Dilip Naik	Dr. Dilip Naik	Bandra-Andheri
6	Dr. S.S. Khambay	Dr. Smita Sharma	Rest of Mumbai
7	Dr. Kishore Adyanthaya	Dr. Suhas Shah	Colaba-Prabhadevi
8	Dr. Debashish Das	Dr. Debashish Das	Kurla-Ghatkopar

10. What are the publications of AMC?

JOURNAL:

THE GRASP - Quarterly journal

BOOKS:

- Better Safe Than Sorry - Dr. Lalit Kapoor
- Smart Doc - Dr. Suresh Rao
- DocuSmart - Dr. Bipin Pandit
- Smart Mantras - Dr. Sujata Rao
- Bridging the Gap - Myths & Facts in Medicine -Dr. Sujata Rao, Dr. Nitin Rao
- Medico-Legal Manual for Police - Dr. Vipin Checker

11. What is the contribution of AMC in Maharashtra Medical Council?

AMC regularly participates and interact actively to reform policies related to medical issues. AMC also helps members in case of notices from MMC and co-ordinates between council and members. AMC used to have

representation in the Maharashtra Medical Council wherein two Trustees were elected Members of MMC.

12. Which famous personalities have been associated with AM

- Shri. Gulzar
- Shri. Narayana Murthy,
- Shri. Deepak Parekh
- Shri. Soli Sorabjee
- Mr. Rajkumar Hirani
- Mr. Sanjay Manjrekar
- Mr. Arnab Goswami
- Shri. Muzaffar Hussain
- Mr. Alyque Padamsee
- Mr. Atul Kasbekar
- Ms. Shaina NC
- Swami ATP Parthasarthy
- Shri. Satyanarayan Goenkaji
- Mr. Sadanad Date
- Mr. Vishal Mahardkar
- Mr. Sivamani
- Shri. Shiv Khera
- Shri. Manohar Parrikar
- Shri. D. Sivanandan
- Shri. Ashish Shelar
- Ms. Shabana Azmi
- Mr. Arnab Goswami
- Mr. Nasirrudin Shah
- Mr. Sonu Nigam
- Mr. Ujjawal Nikam
- Ms. Tabu
- Ms. Kiran Bedi
- Mr. Sanjeev Kapoor
- Mr. Harsha Bhogale
- Mr. Bharat Dabholkar
- Shri . Praveen Togadia
- Ms. Rujuta Diwekar
- Ms. Sushmita Sen
- Shri. Raj Thackeray

13. Who is eligible to become member?

Those having post-graduate qualification in any allopathic branch of medicine, surgery and Dentistry and are either practising as a consultant or residing or in service or having an attachment to any hospital within the jurisdiction of Greater Mumbai, Navi Mumbai or Thane District are eligible to join the Mumbai branch of the Association. Those from outside this jurisdiction can join the Affiliate AMC branch if it exists or contact AMC Mumbai for further details.

14. What is the address of AMC Mumbai office?

Association of Medical Consultants, 4, Ganpati Niwas, Police Lane, Opp. Andheri Station, Andheri (E), Mumbai - 400069.

15. How can AMC Mumbai be contacted?

Phone : 022 - 26821109/26836019

Email : amcmumbai@gmail.com

Website: <http://www.amcmumbai.com>

Mobile app: AMC app

Facebook: <http://www.facebook.com/amcmumbai>

Twitter: <https://twitter.com/AMCMUMBAI>

16. Is AMC a registered organisation?

Yes, AMC is registered with the charity commissioner.

17. What is the membership strength of AMC as of March 2019?

11158



PROFESSIONAL INDEMNITY SCHEMES

1. What is the purpose of professional indemnity insurance?

In the course of practising our profession, we are vulnerable to the liability following errors, omissions or negligence in the professional services rendered by us or by our assistant or staff on our behalf. Just like any other insurance” Professional Indemnity Insurance Policy” protects us from any professional liability. Hence it is also called “Professional Liability Insurance”.

2. What are the different types of professional indemnity schemes?

There are two types of professional indemnity schemes for the medical professional as follows:

- Personal or Individual insurance - It takes care of the doctor’s personal risk of liability (Individual Liability).
- Medical Establishment insurance - This is also known as Errors and Omissions Policy. It includes an institution, hospital, nursing home, diagnostic centre, Pathological laboratory etc. along with the staff members, covers the liability of the institution in the event it being made party to the case separately.

3. What is Insurance supposed to cover?

This insurance is supposed to indemnify (protect) you against your legal liability from claims arising out of bodily injury or death of any patient caused by or alleged to be caused by your error, omission, or negligence in professional service rendered or which should have been rendered by you or your qualified assistant or technician.

Pertaining to Individual Professional Indemnity Scheme

4. What is Policy Period and Period of Insurance?

The validity period of one year mentioned on your latest policy certificate is called Policy Period.

The period between your retroactive date and the expiry date of your current policy is called Period of Insurance.

5. What is the area of coverage of the Professional Indemnity Scheme?

Jurisdiction of this Professional Indemnity Policy is all over India. The litigation will be covered in any Indian Court. Liability arising out of treating the patient outside India will not be covered if the complaint is filed in the Foreign Courts. i.e. Out of India.

6. What is Retroactive date?

It is the date on which you first got insured. However, if there is a break in the continuation of your policy even for a day then the retroactive date will be changed and when you get insured again that will be your new retroactive date.

7. Why is it important to maintain your retroactive date?

Ours is a CLAIMS MADE SCHEME. It means in order that your claim is honoured you must have insurance cover both at the time of incident (surgery or procedure, etc) as well as at the time legal action is initiated against you. There should be no discontinuity or break in your insurance cover.

8. In case of lapse of your retroactive date, is there any way of restoring it?

Yes. But only in AMC scheme. You would have to make an extra payment. However, though the date is restored but should an incident have occurred in the period of the break it will not be covered.

9. Will the retroactive date remain the same if I transfer the policy?

Yes. Your retroactive date will remain the same without any problem. The policy should be active without any break in continuation.

10. What is special provision regarding retroactive date?

There is a special provision for the AMC members that in case if you forget to renew your policy in time, your retroactive date will be restored by paying a penalty 25% of the premium.

11. How much should be the sum insured (SI) in PI Scheme?

The sum insured usually depends on your speciality and the risks involved. Generally, all surgical specialities should have a cover of Rs. 1 crore and above and all medical specialities should have cover of Rs. 50 lakhs and above.

12. What forms of treatment given by me will be covered by the PI Scheme?

The PI Scheme will provide cover only for the speciality for which qualifications are acquired and not for any other speciality in which you do not have a certificate of qualification.

13. Is it necessary and possible to have professional indemnity insurance after I close my practise?

Yes it is advisable to have insurance cover for at least 3 years after closing your practice. AMC scheme has a provision called RUN OFF COVER. You take insurance for 3 years and this will be at a discounted rate. It will cover

potential litigation for your previous cases which you treated before retirement.

14. What are the differences between AMC PI Scheme and other policies available in the market?

The following are the advantages with AMC PI Scheme:

AMC has a master Scheme which provides the association an upper-hand with the insurance company.

Claim settlement set-up is excellent in AMC as it is in-house and the AMC office and medico-legal cell takes care of all the processes till the end. Whereas the other associations do not take part in the claim settlement process and the doctor has to directly deal with the insurance company.

Continuity of paper-work from the beginning till the end (which takes approximately 10 years) is maintained only by AMC and no other Scheme provides this facility wherein the doctors themselves have to maintain the paperwork in proper order.

15. How is the premium calculated?

Please contact the AMC Office or AMC Insurance advisor who will help you with calculation of premium.

AMC has appointed more than 20 Insurance advisors for hassle free services.

16. Who is responsible for remembering the retroactive date?

Even though the advisor through whom you have enrolled in the PI scheme, it is your responsibility to remember the retroactive date for continuation of the insurance.

With latest advanced technology, there could be reminders sent to you on your registered mobile and email through the automated software.

17. Can I transfer my Professional Indemnity Policy from other insurance company to AMC Professional Indemnity Scheme?

Yes. You can.

18. What does AAO and AOY ratio means?

AAO stands for Any one Occurrence. AOY stands for Any one year. Medico-legal case against you is defined as "Occurrence". if your ratio is 1:1, then you will get 100% of your sum assured for any case, unlike only 50% in your ratio 1:2, 33% in your ratio 1:3, and 25% in your ratio 1:4 in a year. It is advisable to have 1:1 ratio, even though the premium is slightly more than other ratios.

19. Where is form available for applying for PI or E&O Scheme?

Forms are available on AMC website or the office of Medicolegal cell within the campus of main office of AMC.

20. After enrolling in PI schemes, how will I get my insurance certificate?

You will receive email and hard-copy of certificate by courier within 15 days. If you download the AMC app on mobile, then you can get the certificate via mobile application.

Pertaining to Medical Establishment Scheme**1 . Which Medical establishments are entitled for this scheme?**

- Hospitals / Day care Centres
- Diagnostic Centres / Laboratories
- Nursing /convalescent homes
- Clinics
- CT and MRI Centres.

2. Can this scheme cover both qualified and unqualified staff?

Yes.

3. Will the Consultants attached to hospital/ nursing home also be covered in the E & O scheme.

No. Consultants have to take Individual Professional Policy so that if an individual awards/ damages will be covered.

4. If the patient dies in fire incidence in the hospital, terrorist activity, impatient violence within the hospital/nursing home premises will it be covered under this scheme.

The E&O scheme provides cover for medical negligence, and a separate Third party insurance or Umbrella policy of the NoAH will be able to provide cover for the above.

5. If patient dies due to natural calamity within the hospital/nursing home, will the hospital be provided cover in E&O Scheme?

No. Natural calamity is not included in the scheme.

Pertaining to Medico-Legal Cell-AMC**1. Which Cell looks after Professional Indemnity Scheme?**

Medico-legal Cell of AMC looks after this scheme.

2. What is Medico-legal Cell?

Medico-legal Cell is the USP of AMC. The Medico-legal Cell is headed by Advisor, Chairman, Convenor and medico-legal team members. The cell was established more than twenty years ago.

3. What are the unique features of Medico-legal Cell?

Medico-legal Cell is the most popular cell in AMC. Consultants become member of AMC to take the advantage of our medico-legal cell.

- Medico-legal cell provides telephonic advice to our needy members at the time of any medical mishap or violence against the consultants.
- Provides legal advice in case of medico-legal problems. Cell gives guidance as well as advocate opinion as the need.
- Filling the cases in the consumer court with the help of AMC panel advocates who are competent enough to handle the matter in any court.

4. What are the salient features of Protection Indemnity scheme?

- 24 X 7 medico -legal assistant by Medico -legal cell Advisor, Chairman and Convenor.
- Unique Tailormade scheme designed for the AMC members.
- No such scheme exists anywhere in India. Thanks to our Advisor Dr. Lalit Kapoor.
- Competent panel of Advocates to take care of our Medico-legal cases.
- Out of Court Settlement.
- Criminal case: dues of advocate will be paid if the member is exonerated by the court.
- Cashless scheme.
- Liability arising out of Cosmetic Surgery, Laser Surgery, Lasix Surgery covered.
- 25% more insurance cover from AMC medico-legal Cell to the Members of the schemes.
- Complimentary Topline Security cover for PI cell members.
- Many more facilities during the consumer court cases.
- Run off cover for retiring Consultants and terminating Medical establishments.

5. What is out of court settlement?

There is a provision in the scheme to settle a case out-of-court. In those cases that appear to be “indefensible” or have a very high chance of going against the doctor.

6. How much out-of-court settlement is covered under AMC PI scheme?

Out-of-court settlement is done after thorough negotiations by AMC medico-

legal team, insurance company and proper MoU by AMC advocate with opposite party.

7. What is Topline Security service?

Topline is the India's first emergency security service providers appointed by AMC for their PI cell members.

8. How much Member have to pay for the Topline Service?

It is a complimentary security service given by AMC medico-legal Cell to the Professional policy holders. However, AMC medico-legal cell bear the cost of this security service.

9. How can one contact Topline?

Tel.no. 1252 / Cell.no. 98215311252.

10. How does TOPSLINE offer emergency services?

TOPSLINE has state-of-the-art Life Brigades which are equipped with the most advanced medical gadgets like vital sign monitors, Auto External Defibrillator (AED), emergency resuscitation kits, spine boards, etc.

All the TOPSLINE 1252/98215311252 Life Brigades have hi-tech fire-fighting and rescue equipment like 30 feet high snorkels, fire proximity suits, water hoses, fire blankets, extinguishers and a highly motivated crew that can handle any crisis.

11. What are the services covered by Topline Security Service?

TOPSLINE provides immediate rescue during any life-threatening emergencies like Medical, Fire, Physical Attacks and Accidents at home, work place or on the streets of Mumbai, short circuits, gas leakages etc.

12. In which areas is TOPSLINE service available?

- Mumbai: from Colaba to Dahisar
- Mira road/ Bhayandar
- Navi Mumbai

13. Is MMC registration is compulsory for Professional Indemnity scheme?

Yes.

14. How can I seek Medico-legal help?

- Please call Medico-Legal Advisor/Chairman/Convenor/Team member as soon as medical mishap happens for proper guidance.
- In case of violence involve emergency Task force.
- Press SOS button on AMC mobile App.

- Call Topline security services.
- Call AMC office insurance department for proper information.
- Call your Professional Indemnity insurance agent to give you proforma for medico-legal help.
- Submit the necessary documents to AMC office to be given to insurance company for obtaining your claim number.

15. Is there any no claim bonus?

No.

16. Is my spouse entitled for joint professional indemnity scheme?

No. If she/he is consultant, she/he can have individual scheme.

17. How is the premium calculated?

The premium is calculated as per your specialty. Physician is having minimum premium category while Anaesthetist, Plastic Surgeon, Cosmetic surgeon are having maximum premium category.

18. If sum insured gets exhausted in a particular year, what is the alternative?

You can take a top up policy in this situation.

17. Who is responsible for the intimation of renewal notices of the professional indemnity policy?

AMC office sends the reminder about the intimation of renewal notices by email/SMS/courier. It is also a responsibility of all the insurance agent to remind about the renewal of policy.

32. How many members have taken Professional indemnity scheme from AMC?

7200 Members till March 2019.

33. How many members have taken Medical Establishment scheme?

900 Members till March 2019.

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The author acknowledges the inputs of Dr. Lalit Kapoor, Dr. Sudhir Naik, and Dr. Ajit Desai.

CONSULTANTS BENEVOLENT SCHEME

1. What is Consultants Benevolent Scheme (CBS)?

Consultants Benevolent scheme is a provision of financial assistance to the family or nominee of a member in the scheme, in the event of death or sickness leading to permanent mental or total physical disability of the concerned member.

2. Who started the CBS?

Dr. Prabhakar Rao and Dr. Bipin Shah started the scheme on the occasion of Doctors' Day in the year 2004.

It is a unique Benevolent scheme started by AMC members for its own members.

3. What are the key benefits of CBS?

Our Scheme is affordable, beneficial & safe and being handled by AMC.

Above scheme is mode of investment, mini term plan and very important way of conveying your condolence to the family where death has occurred.

4. What is the age limit to join the scheme?

You can join the scheme at any age. Maximum age limit is 65 years.

5. How can one join the scheme?

- There is minimum paper-work and process of joining the scheme is very simple
- Contact AMC Office
- Your AMC Agent or Pramila in AMC office.

6. What are the fees payment options?

- May join the scheme by paying 10% of joining fees according to age group. Rest of payment by instalment with interest.
- Membership Fee according the age group (once in lifetime)
- Annual contribution at present Rs. 300 per year

7. Can the name of the nominee be changed?

Yes. You can change the nominee at any stage if required.

8. Can I add my spouse for same scheme?

Yes. Spouse also can become member by paying Rs. 1000/- extra with the same benefits and he or she becomes associated member.



9. What are the premium rates for Scheme?

Premium rates being paid by you are certainly less than LIC table prescribed. You can consult your advisor/ solicitor advice from your fund manager too.

10. What are the criteria to decide the amount of fund payable?

Fund payable to a member will depend on the number of valid members in the scheme existing at the time of death or disability of the deceased member. More the number of members, more the benefit.

11. How is the fund amount calculated?

Rs. 1000 multiplied by the number of members.

Benevolent fund payable on death is approximately more than Rs. 11 Lacs as of today.

12. What is claim processing time?

The fund will be given to nominee within 30 days (maximum) on receiving confirmation of incidence, of course after satisfying de-facto position of the case i.e. completed claim form with death certificate of member.

13. How many members are enrolled for this scheme till March 2019?

1379



The author acknowledges the inputs of Dr. Shrikant Badwe for reviewing the appropriateness of the above FAQ's

HEALTH AND ACCIDENT SCHEME

1. What is the Health and Accident insurance?

Health and Accident (H&A) insurance/Scheme is a scheme of AMC started way back in 1992 by the senior founder member Dr. Mahendra Sheth and Trustee Dr. Prabhakar Rao in which the AMC members are insured for hospitalisation and accidents through an insurance Scheme.

2. Is the H&A Scheme similar to any Mediclaim Scheme?

Yes. But ours is a group insurance scheme From oriental insurance co. manages completely by AMC. Hence it is superior to other schemes. For senior citizens the premium is subsidized and we manage it like a local security scheme for our members.

3. How is H&A Scheme superior over other Mediclaim policies?

- No medical checkup required was upto 79 age.
- Fresh entrants are taken till 79 years of age following which if the insurance cover is unbroken, Scheme will be provided for life
- Reimbursement of costly investigations without any need for hospitalisation
- Day care procedures are reimbursed
- Procedures necessary to correct any functional disability is also readily covered
- Bed charges reimbursement up to 1.5% CSI in ward and 2.5% CSI for any needed ICU Treatment provided minimum each and sum insured in 3 lacs and above. Below 3lacs CSI the eligible limit is 1% and 2% in ICU.

4. What are the requirements for joining the scheme?

- If the applicant is below 60 years, then their only restriction /exclusion is for pre - existing diseases for 2 year. However, if you are changing over an existing Scheme to our H & A Scheme, these restrictions of 2 year will be removed if you have not claimed in previous 2 year in existing Scheme.
- If age more than 60 years the applicant desirous of changing over to our H&A Scheme must provide proof of having held any health insurance Scheme for at least last 3 continuous years along with details of claim if any. Depending on whether the past outgoing insurance has been claim-free or any claim had been made in those years, continuity of benefits of our Scheme will be determined (The 4 diseases restrictions clause table seen elsewhere in this brochure will then be made applicable according

to the number of claim free years of the outgoing health insurance of the applicant.

- Member should give an under taking or certificate from previous insurance company that the existing Scheme is discontinued. Should the member wish to continue with his old Scheme and still want to join us, he can do so. In such cases if there is a claim he has to give an undertaking of how much he is claiming loan each scheme.

5. Who scrutinizes all the claims of H&A Scheme?

The scrutiny of all claims is by the H & A Committee of AMC , whose decision is final and binding on oriental insurance company.

6. Which Insurance company is associated with AMC to provide the Scheme?

The Oriental insurance Company Ltd. Paramount TPA will be our new outsourced center for receiving & processing of claims. They will be receiving all the claim papers and processing them, as per the terms and conditions of our Scheme and making payment after AMC members scrutinize and approve.

7. Are cashless services provided?

Yes

8. Can family members join the scheme?

Yes. In the unfortunate event of death of the main member (consultant) in the scheme, those family members who are already enrolled with us will be permitted to continue in the H & A scheme of the AMC, provided there is no break in continuity of their existing policies with us.

9. What is co-payment?

A **co-payment** or **co-pay** is a fixed amount for a covered service, paid by a patient to the provider of service before receiving the service. It may be defined in an **insurance** Scheme and paid by an insured person each time a **medical** service is accessed.

10. Is there co-payment in H&A Scheme?

Copayment of 10% is only above the age of 55 years for all cases excluding cases with capping diseases.

11. Is there capping on treatments in H&A Scheme?

Capping is only on certain treatments.

12. What is maximum Capital Sum Insured (CSI)?

Rs.10 Lakhs

13. Can the sum insured be enhanced at a later date?

Yes, but Member cannot increase his CSI after the age of 79 years. You can enhance the sum insured only at the time of renewal.

14. Is the enhanced sum insured available for claim?

The enhanced sum insured not available for claim in first 2 years for pre-existing diseases for patients below 55 years and for 3 years above the age of 55 years.

15. Is Pre-existing disease covered?

Our H & A scheme started out as a PLEA to the insurance companies to include PRE-EXISTING diseases in their health insurance products, at a small increase of 10% in their premium.

16. Are the pre-existing illnesses covered from the first year?

All pre-existing illnesses including hysterectomy, cataract, malignancy & cardiac ailments are covered after 2 years of joining the scheme and after 3 years for those above 55 years of age.

17. What are special benefits for Senior citizen?

Senior citizen above 80 years of age need pay a premium of just Rs.3466 / PER lakh of sum insured, when normal rates are over Rs. 7500/lakh.

18. What are benefits of NO CLAIM BONUS?

In case of Scheme-holders between 60 to 70 years of age 5% no claim bonus for every claim free year with maximum of 10% has been introduced. Between the age of 1 year upto 60 years of age, every claim free year 5% for every claim free year either maximum with maximum of 20% no claim bonus in the premium.

19. What is maximum age limit can members take the Scheme?

We admit fresh entrants till 79 years of age and after that the insurance cover if unbroken, will be provided for life.

20. Are congenital conditions covered in H&A Scheme?

Congenital conditions needing to cover functional disability is readily covered.

21. What are maximum bed charges under the Scheme?

- If your Capital Sum Insured (CSI) is less than Rs 3 lakhs, the room charges payable per day will be restricted to 1% of CSI in wards/rooms and 2% of sum insured in ICU.
- We cover your bed charges reimbursement up to 1.5% in ward and 2.5% for any needed ICU treatments for all CSI 3 lakhs and over.
- Remember, if you use a room of a class higher than your eligibility for reimbursement, the hospitalization and all other charges will only be reimbursed as per your eligibility in that class.

22. What are the conditions for pre-existing diseases for age below 60 years?

If the applicant is below 60 years, then their only restriction/exclusion is for pre existing diseases for 2 years.

However, if they are changing over an existing Scheme to our H & A Scheme, these restrictions of 2 years will be removed if they have not claimed in previous 2 year in existing Scheme.

23. What are the conditions for pre-existing diseases for age above 60 years?

If age more than 60 years, the applicant desirous of changing over to our H&A Scheme must provide proof of having held any health insurance Scheme for at least last 3 continuous years along with details of claim if any. Depending on whether the past outgoing insurance has been claim-free or any claim had been made in those years, continuity of benefits of our Scheme will be determined.

24. What happens with the Scheme in event of death of the main member (consultant)?

In the unfortunate event of death of the main member (consultant) in the scheme, those family members who are already enrolled with us will be permitted to continue in the H & A scheme of the AMC, provided there is no break in continuity of their existing policies with us.

25. Is Domiciliary Hospitalization covered?

Domiciliary Hospitalization and/or Domiciliary treatment are not reimbursable.

26. Are nursing charges covered under the Scheme?

Nursing charges are only payable when the patient is admitted in a hospital and a fully qualified registered nurse is specially called for by the treating physician to do nursing services, exclusively for the patient. A stamped receipt from the qualified nurse for such payment made to her must be sent separately with the bills for reimbursement.

27. Is Physiotherapy covered under the Scheme?

Physiotherapy taken during hospitalization is fully covered. However domiciliary Physiotherapy given by qualified physiotherapist is covered within the period of 30 days of hospitalization and the maximum payable amount is 5% of sum insured.

28. Which treatment is not reimbursable?

- The treatment of macular degeneration, photodynamic therapy, the injection of lucentis, injection visudyne & other such treatments however will not be eligible for reimbursement.
- Osteoporosis supplements, TNF alpha inhibitors & visco supplements etc.
- Any cosmetic surgery including surgery for correction of eye sight cost of spectacles, contact lenses, hearing aids etc.
- External and or durable Medical / non-medical equipment of any kind used for diagnosis and or treatment including CPAP, BIPAP, NEBULIZER, CAPD, Infusion pump etc. Ambulatory devices i.e. walker, Crutches, Belts, Collars, Caps, splints, slings, braces, Stockings etc. of any kind, Diabetic foot wear, Glucometer / Thermometer, Dialysis Equipment and similar related items etc. and also any medical equipment which is subsequently usable at home etc.
- Stem cell therapy.
- Any condition excluded in standard mediclaim will also be considered excluded in our Scheme unless specified otherwise.
- Circumcision (unless necessary for treatment of a disease not excluded here under or as may be necessitated due to any accident), vaccination, inoculation or change of sex or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc. unless arising from accidental injury and which requires hospitalisation for treatment.
- Convalescence, general debility, “run down” condition or rest cure, congenital external diseases or defects or anomalies, sterility, any fertility, sub - fertility or assisted conception procedure, venereal diseases, intentional self - injury/suicide, all psychiatric and psychosomatic disorders and diseases / accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc.
- Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure,

- acupuncture, magnetic and such other therapies etc.
- Doctor's home visit charges, Attendant / Nursing charges during pre and post hospitalization period.
- Treatment which is continued before hospitalization and continued during and after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary.

29. What are the concessions available?

Bonus rate of 5% reduction will be applicable for those who shift their existing mediclaim Scheme to AMC provided there is no claim in last 3 years & a copy of last 3 yrs Scheme is enclosed along with the proposal.

30. What are the additional benefits of H&A Scheme?

This scheme also gives life cover for members upto 60 years of age.

31. What is the meaning of life cover?

In the event of natural death of member up to 60 years of age and he /she being the Health scheme for more than 10 years family will be given an amount equivalent to average of the sum insured in last 10 years. If he or she in the Health scheme between 5 to 10 years than he/ she will be given 50% of amount of average sum insured in last 5 years. Deaths due to accidents and Suicides will not be payable.

32. Can the premium be reduced for existing Scheme holders?

Yes.

If you are in H & A scheme more than 10 yrs without any break, at the age of 60 yrs your premium is reduced by about 25 %, at the age of 70 by 40% and at the age of 80 by 60% .

33. What are the rules for hospital packages?

If a hospital has package deals with a provider in that institution, the same package will apply to AMC H&A members. Any additional fees will not be reimbursed.

34. When and how should the new application be done?

The proposal form along with the requisite cheque amount must be submitted before 25th of any month to become operative from the 1st of the following month. This will be valid till next 30th September and then yearly notices will be issued.

35. Where is the proposal form available?

The form is available in AMC Office H&A cell or website of H&A cell.

36. Is there an agent appointed by AMC to facilitate the process of application and premium payments?

Yes, the AMC office will allot an agent for your area.

37. What is the minimum personal accident cover for new entrants?

Rs. 1 lakh

38. Can dependents of members avail of this scheme?

Yes. Dependents who can avail of our scheme include parents, children, grandchildren, and parents of spouse, son - in - law and daughter - in - law. Parents/in - laws are only covered if the children are insured also with us.

39. What are the CSI clauses for dependents?

CSI of any dependent cannot exceed the CSI of main member of group. CSI of parents of Non-member spouse can be equal to or less than the CSI of the concerned spouse.

40. Will newer modalities of treatment be considered for claim?

Newer modalities will be considered as per standard Mediclaim Scheme of "Oriental Insurance Co. Ltd."

41. What is the procedure for discontinuation of H&A Scheme?

If you do not pay the premium on time during renewal, you will be discontinued.

42. What is the clause for readmission after discontinuation?

Those discontinuing from the H & A scheme after having made a claim during the current year will not be readmitted in the scheme for at least the next five years.

43. What is the intimation period for Scheme holders?

It is advised to intimate a claim prior to hospitalization for planned hospitalization and within 7 days of admission for emergency hospitalization.

44. When should the claim papers be submitted after discharge?

All claim papers along with pre-hospitalization bills (up to 30 days prior to hospitalization) must be submitted to Paramount within 15 days from the date of discharge. However, where treatment is continuing, (period upto 60 days after hospitalization) post hospitalization bills can be submitted within 75 days of discharge from hospital or within 15 days of completion of post hospitalization treatment whichever is earlier. No claim will be entertained beyond this period.

45. Can a claim be rejected?

Most claims are settled without dispute. However, some claims which are considered excessive, unreasonable or out of range by the H & A Committee, will be called in for scrutiny; the claimant would have to justify the fairness of the claim made by him, and abide by the decision of the professional colleagues in the H & A Cell.

Mis-representation, suppression of material fact at the inception of Scheme or during claim will lead to repudiation/rejection of claim.

46. Where are further details regarding this scheme available?

All forms, enrolment details, receipts, claim processing and settlement details, e-cards, etc. are available on www.amchna.com. Login id is your Life membership number (LM No.) and password is your registered mobile number.

47. In the event of death of member but without any claim for treatment, what is the next step?

You can apply to AMC H&A cell to refund the premium for balance period of that year.

48. How many members are enrolled for this scheme till March 2019?

5558



The author acknowledges the inputs of Dr. Suhas Kate and Dr. Suresh Rao for reviewing the appropriateness of the above FAQ's

NETWORK OF AMC HOSPITALS (NoAH)

1. What is Network of AMC Hospitals?

The lifeline of Mumbai healthcare is the Nursing homes in Mumbai. Network of AMC hospitals is the group of members of AMC who own nursing homes.

2. What is the purpose of NoAH?

- To provide an Insurance policy for complete protection of Nursing homes.
- To deal with problems with various laws regulating exclusively for nursing homes viz, labour laws, BMC regulations, FDA, Clinical Establishment Act., Fire NOC, Cooperative societies Act., Bio Medical Waste Disposal Act etc. AMC has intervened time and again to fill the deficiencies existing in our system and helps our nursing home members overcome practical hurdles.
- To conduct a number of panel discussions and symposiums involving the people who are at the helm of affairs and form part of decision-making body.
- To mount a legal challenge as and when required.
- To provide accreditation to AMC nursing homes.

3. What are the other functions of NoAH?

- Nurses Training programs : Even the Nursing staff and paramedics employed in many nursing homes do not have formal training and qualification. AMC conducts Nurses Training Programme for such staff thereby increasing their knowledge and helping them in patient care. The nurses are trained in various areas like neonatal care, labour, medical and surgical emergencies, bedside care of patients, etc. This program also serves as continued medical education for the nurses. All the participating nurses are given a certificate by AMC.
- Creating a cohesive group of small health providers to focus on Nursing homes problems exclusively and therefore more effectively.

4. What is the Insurance policy for Nursing homes?

The Insurance policy is an office umbrella policy for AMC NoAH members. Nursing home owners require multiple insurance policies for their hospitals and it is difficult to remember renewal dates of each of them. To cover this deficiency AMC NoAH in association with Oriental insurance company has worked upon a single policy to cover multiple parameters of nursing homes.

- 5. What is the difference between AMC insurance policy for nursing homes from those available in the market?**
 Many new features have been added to the standard market policy and policy is customized to AMC members of NoAH.
- 6. What are the new features of this policy?**
 The latest Umbrella Insurance policy which got launched as a gift to our members on Doctors' Day 2017
- 7. What are the benefits of taking this policy?**
 60% discount of the proposed premiums exclusively to AMC NoAH member only.
- 8. If I have 2 nursing homes, do I have to take separate policies for both?**
 No. You can avail of a single policy for multiple nursing homes if you happen to own more than one nursing home.
- 9. What type of coverage is provided for the building in AMC NoAH Umbrella policy?**
 Fire, lighting, Explosion / Implosion. Riot, trike, malicious & terrorism damage Storm, Cyclones, typhoon, tempest, hurricane, Tornado, Flood & Inundation. Impact damage, Earthquake, Housebreaking & Theft or attempted theft, robbery, dacoity of medical equipments covered in Nursing Homes of own & Hired subject to annual maintenance contract. Dacoity medical equipments covered in Nursing Homes of own & Hired subject to annual maintenance contract.
- 10. What type of coverage is provided for the office contents in AMC NoAH Umbrella policy?**
 Damage to Office contents such as business furniture, furnishings, safes, office machinery, electrical appliances, fixtures and fittings, documents etc. caused by Standard fire and allied perils including earthquake, robbery & dacoity.
- 11. What type of coverage is provided for the tenant's legal liability in AMC NoAH Umbrella policy?**
 Legal liability as tenant of the building for damage to the building and landlord's fixtures and fittings caused by Standard fire and allied perils including earthquake, robbery & dacoity.

12. What type of coverage is provided for the surgical instruments and medical equipment in AMC NoAH Umbrella policy?

Loss or damage to Surgical instrument and Medical/ Dental equipments due to accident or misfortune.

Extra cover is provided for medical equipments of other doctors working in hospital.

13. What type of coverage is provided for the money insurance in AMC NoAH Umbrella policy?

Loss of money due to any accident or misfortune while in transit, in safe/ steel cupboard/ cash box or in till/ counter.

14. What type of coverage is provided for the glass items in AMC NoAH Umbrella policy?

Accidental breakage to Fixed Glass Including Sanitary Fitting / Neon Signs / Glow Signs in the insured building are covered.

15. What type of coverage is provided for the fidelity guarantee in AMC NoAH Umbrella policy?

Direct pecuniary loss caused by Act of Fraud or dishonesty (Forgery, embezzlement, larceny) by insured's salaried employees are covered.

16. What type of coverage is provided for the electronic equipment in AMC NoAH Umbrella policy?

Electronic Equipment Insurance is covered due to Physical Loss or damage to the electronic equipments installation and data carrying materials. The Cost of reinstatement of lost/ damaged data is also covered. Loss or damage to Portable Computer including data carrying materials is also covered.

Break down of office's electrical or mechanical appliances, apparatus, gadgets or any electrical or mechanical installation (not older than 10 years) are covered.

17. What type of coverage is provided for the additional expenses in AMC NoAH Umbrella policy?

Additional expenses of rent for alternative accommodation are covered.

18. What type of coverage is provided for the personal injuries in AMC NoAH Umbrella policy?

Death or bodily injury by accidental violent, external & visible means to self & employees along with weekly compensation during hospitalization is covered.

19. What type of coverage is provided while traveling in AMC NoAH Umbrella policy?

Loss/Damage to baggage of the insured due to accident or misfortune whilst on journey anywhere in the world is covered.

20. What type of coverage is provided for the public liabilities in AMC NoAH Umbrella policy?

Legal liability of the insured to the public for bodily injury or accidental death and insured's legal liability to his employees as per WC Act is covered.

Extra Cover such as Out of Court settlement with amicable discussion AMC NoAH Cell and Oriental, Sexual/Criminal Liabilities is also covered, Accident & related liabilities in hospitals are also covered. Out -Patient liability covered.

21. What type of coverage is provided for the workmen compensation in AMC NoAH Umbrella policy?

The Workmen's Compensation Act, 1923 provides for payment of compensation to workmen and their dependents in case of injury and accident (including certain occupational disease) arising out of and in the course of employment and resulting in disablement or death.

Extra Cover is provided for HIV Accident policy, On duty cover for medical practitioner / physicians / paramedical staff.

22. What type of coverage is provided for the loss of income in AMC NoAH Umbrella policy?

Loss due to business interruption in respect of loss of Gross Income including accountant's charges, etc. are covered.

23. Who collects the cheques for membership and for enrolling for the policy?

Cheque Collection & servicing shall be done by AMC.

24. What are the additional coverage benefits?

- Car Insurance for Private Vehicles and Hospital Vehicles 60% Discount available only for NoAH Member.
- Householder policy 60% Discount available only for NoAH Member.

25. What type of accreditation is provided by NoAH?

AMC has proactively launched an **accreditation program with FEQH** and the **Mumbai Chapter of QCI** to propagate the idea of quality and safe standards towards patients care & health care establishments belonging to its members are certified after auditing them for the prescribed standards.

26. What is FEQH and QCI?

FEQH - Forum for Enhancement of Quality in Healthcare.

QCI – Quality Council of India

FEQH has partnered with Quality Council of India to form QCI Mumbai Chapter.

27. How does FEQH accreditation help?

FEQH accreditation not only ensures adoption of quality standards by its members but also promotes safety measures for patients and therefore goes a long way in providing quality healthcare to patients.

28. What is the membership strength of NoAH till December 2018?

400 Nursing Home/Owners

29. How can I become a member of NoAH?

Please contact :

AMC Office. Tel No- 022 26836019 Mob:9867450066

Mrs. Shreya Patkar

Mr. Sagar Mestry : 8286746427 / Mr. Vasant Sakpal : 9405655215.



The author acknowledges the inputs of Dr. Niranjan Agarwal for reviewing the appropriateness of the above FAQ's

CAR INSURANCE SCHEME

1. What is the car insurance scheme through AMC?

AMC has liaised with car insurers to provide this service to the members of AMC and their family.

2. What are the benefits in premium rates for Car Insurance through AMC?

You are provided customized & discounted premium for Car package scheme by 40-80%.

3. Does the above discounted rate include no-claim bonus?

No. The no-claim-bonus will be in addition to the above discount as mentioned.

4. Which insurance companies are being provided by AMC Car insurance?

All the companies which exist in India are provided.

5. Are zero-depreciation schemes available in car insurance with AMC?

Yes. The premium of zero-depreciation schemes will be based on type of vehicle and number of years for which the car has been used.

6. Are towing facilities included in the premium?

Yes, Towing facility on cashless basis are included within the city.

7. In case of damage/accident, Do I have to select a garage/service centre for repairs as per AMC?

No, you have freedom to choose the garage/service centre of your choice.

8. What is the additional benefit in the event of accident?

Appointment of surveyors even on Sundays and holidays for assessment of loss.

9. Can the car insurance be taken in advance of purchase of new vehicle?

Yes, for a new car, issuance of scheme in advance of purchase of new vehicle can be done so that dealer does not insist on taking insurance from them.

10. How can I apply for the car insurance through AMC?

Please contact AMC office 26821109 Ext.207

11. If I want to change the insurance provider on renewal, what is the procedure?

You can contact the car insurance advisor appointed by AMC on Mr. Dhruv Sanghavi - 9833608730 who will provide you the various options and will also assist in selecting the best option for your car.

12. Does AMC office assist in sending reminders for car insurance renewal?

Yes, the car insurance advisor will send you reminder for renewal. However, it is your responsibility to renew the car insurance on time.

13. How many days does it take for issuing of the insurance papers?

Insurance papers will be issued within 7 days of receipt of premium.

14. How can I make payment of premium after applying for a car insurance?

Payment can be made online or through car insurance provider of AMC.

15. Can I contact AMC in the event of damage or accident or do I have to contact the insurance company directly?

Yes, you may contact the AMC office who can assist you in informing the insurance company and also provide support in claim process and claim settlement.



The author acknowledges the inputs of Dr. Mukesh Gupta for reviewing the appropriateness of the above FAQ's

FEDERATION OF ASSOCIATION OF MEDICAL CONSULTANTS (FAMC)

1. What is Federation of Association of Medical Consultants?

The Federation of Association of Medical Consultants is an organisation which is responsible for the formation of Affiliate Units.

2. Is the FAMC registered?

Yes, FAMC is registered with the charity commissioner.

3. What are Affiliate Units?

The branches/units of AMC outside Mumbai are called affiliate units.

4. Who are the office-bearers/executive committee of FAMC?

President		
Dr. Lalit Kapoor	982005676	Mumbai
Hon. Secretary		
Dr. Kishore Adyanthaya	986122776	Mumbai
Hon. Treasurer		
Dr. Divakar Rao	9845084566	Mangalore
Vice President		
Dr. Niranjana Agarwal	9820541923	Mumbai
Members		
Dr. Suresh Rao	9820025201	Mumbai
Dr. Sujata Rao	9892468924	Mumbai
Dr. Sabh Singh Khambay	9820076746	Mumbai
Dr. Ajit Desai	9820024367	Mumbai
Dr. Veena Pandit	9820147763	Mumbai
Dr. Vipin Checker	9820012410	Mumbai
Dr. Girish Rane	7083151666	Sindhudurg
Dr. Nilesh Naphade	9890466662	Ratnagiri
Dr. Kamini Rao	9620220960	Bangalore
Dr. Mayur Sarode	7507755333	Nashik
Dr. H.K. Sale	9673007957	Pune
Dr. Nitin Deshpande	9822058344	Kolhapur
Dr. Santosh Panchal	9850496555	Udgir-Latur

5. Where are the Affiliate Units situated?

Answer on page no. 5

6. Who are the Office Bearers of each Affiliate Unit and how can one contact them?

Mangalore	Designation	Mobile
Dr. A. Divakar Rao	President	9845084566
Dr. Thajuddeen K	Secretary	9448309051
Bangalore	Designation	Mobile
Dr. K.S. Gopinath	President	9844017191
Dr. Venkatesh Krishnamoorthy	Secretary	9845148484
Kolhapur	Designation	Mobile
Dr. Narendra Naniwadekar	President	9822044713
Dr. Mahesh Prabhu	Secretary	9822043265
Ratnagiri	Designation	Mobile
Dr. Ravindra Gondhalekar	President	9822589959
Dr. Nilesh Naphade	Secretary	9890466662
Sindhudurga	Designation	Mobile
Dr. Milind Khanolkar	President	9422436660
Dr. Gangaram Rane	Secretary	7083151666
Pune	Designation	Mobile
Dr. Dileep Mane	President	9822978484
Dr. Anuradha Jadhav	Secretary	9822498924
Nashik	Designation	Mobile
Dr. Bharat Kelkar	President	9822040168
Dr. Jitendra Kurkure	Secretary	9422246769
Dr. Mayur Sarode	Jt. Secretary	7507755333
Udgir – Latur	Designation	Mobile
Dr. Jagdish Yerolkar	President	9960635621
Dr. Pravin Mundada	Secretary	9404135620

7. What is the purpose of starting Affiliate Unit?

Medical professionals from outside the jurisdiction of AMC Mumbai wanted to avail the facilities and advantages of becoming a member and be able to attend our programs. They also wanted to avail all the other benefits like medical indemnity, H&A Scheme etc. By formation of an Affiliate Unit, our senior members can also visit these affiliate organisations programs and

give talks on topics of their interest. The ultimate aim is to widen the sphere of the influence and activity of AMC at the national level.

8. What is the most important and basic criteria to start a new Affiliate Unit?

A minimum of 25 eligible Consultants i.e. Consultants with allopathic post-graduate qualifications from MCI recognized Universities, Registered with state medical council or MCI, need to first get together and understand and accept the need for such a group to be formed.

9. After taking the decision to form an Affiliate Unit, what is the next step?

Having decided to form an AMC Affiliate Unit, it would be advisable to appoint by consensus 2 Convenors or Coordinators who would communicate with AMC Mumbai. An application, format of which is enclosed herewith, would then have to be made by the above Convenors to President/Secretary of FAMCI / Chairman Affiliate Units AMC, Mumbai expressing a desire to form such a Unit.

10. What attachments are needed alongwith the application form?

A list of names and telephone numbers of the 25 (or more) Consultants desirous of forming such a Unit would have to be attached to the application.

11. Following approval from AMC Mumbai, what is the next step in formation of Affiliate Unit?

Once 25 Consultants joined together to form AMC. The convenor of the group will contact AMC Mumbai. Representatives from AMC Mumbai will travel to your city and will explain detail - What is AMC. How AMC will be able to help problems faced and various schemes of AMC.

12. How do I calculate the membership fees?

The only type of membership that is available is Life Membership i.e. one-time payment of membership fees. Life Membership fees of AMC Mumbai is as follows: Individual Membership: Rs 9440/- Joint Life Membership for eligible Couple consultants : RS 14160/- (incl .service tax in both cases). The amount to be remitted to AMC Mumbai by your Unit is 40 % of the above amounts viz. Rs 3776/- and Rs. 5664/- respectively (inclusive of service tax). However, membership fee to be collected by you from your member can be determined by you by consensus of your members.

(It could be the same as the original AMC Mumbai Life membership or a lower or higher amount.) This amount over and above that payable to AMC Mumbai is to be retained by your Unit to build a local corpus.

13. Where shall I deposit the membership fees?

Since it requires time to register the local AMC with the Registrar of societies and then apply for PAN Card and open a Bank Account. The cheques collected can be deposited in Affiliate Cell account of AMC Mumbai. Once the account is opened the balance amount after deducting 25% of AMC Mumbai's share and Rs. 1500/- of FAMCI will be deposited.

14. What will be the constitution of Affiliate Unit?

A constitution on the guidelines of AMC, Mumbai has to be drafted. A Working Committee of your Unit would have to be formed with duly elected President, Secretary, Treasurer, Convenor of Medicolegal cell etc.

15. Where will the Affiliate Unit be registered?

The Local AMC (eg: AMC, XYZ) has to be registered with registrar Cooperative Societies following which a PAN card has to be obtained and a bank account should be opened.

16. What are the other legal requirements?

AMOU between Local AMC and AMC Mumbai has to be signed.

17. Where will I get the membership forms?

Membership forms can be created and printed by the local body as per the membership forms guidelines of AMC, Mumbai .

18. Do I need to inform AMC Mumbai regarding new members?

Yes, a Xerox copy of the membership form and two photographs to be sent to Mumbai (scanned copy can be sent).

19. What are the criteria for membership to affiliate unit?

The criteria for membership - Consultant should be registered in the State Medical Council as a Consultant.

20. Does the Affiliate Unit has to check the details and scrutinise the membership applications?

Yes. New members application alongwith certificates should be scrutinized by the affiliate units (MBBS, Post Graduation, Registration of MBBS & PG degrees, marriage certificate if Wife's name is in her maiden name in certificates). The name has to be the same as in the State Medical Council. This scrutiny will not be done in Mumbai, so a thorough scrutiny will have to be done at local level.

21. Where is the registration of new member finalised?

The new member is finally registered and entry in the database is made at AMC Mumbai. A Welcome kit is presented to each of your members at the inauguration program of your Affiliate Unit. This will include ID card, Special Car stickers, AMC brochure with details of all our schemes, and complimentary copies of some of our publications.

22. Will AMC Mumbai take care of medicolegal issues of Affiliate Unit members?

No. A Panel of Lawyers will have to be appointed locally to take care of Medicolegal problems which crop up every now and then. The lawyers will be appointed for District forum as well as State forum and these will be approved oriental Insurance Company. AMC Mumbai Medicolegal cell will help in this matter and guidelines to how to approach Medicolegal problems can be sent by medicolegal cell of AMC Mumbai. AMC will provide cashless facility.

23. Can an Affiliate Unit be set up even if there are less than 25 consultants?

No. If you are finding it difficult to collect 25 consultants, it is better you have a CME program on MEDICOLEGAL ISSUES IN CLINICAL PRACTICE. You will be provided the speakers from AMC Mumbai and with the participation of local medical professionals, lawyers and the police an interactive educational session (CME) can be successfully conducted.

24. What are the other requirements for organising a CME locally?

CME should be planned for about 200 delegates and should involve all medical bodies, Physicians Association, Anaesthesia Association, Orthopedics, Ophthalmology, Obstetrics & Gynaecology, Surgeons Etc. The CME should be of full one day on Medico Legal issues faced by medical professionals. About one and half hours should be dedicated for discussing AMC, what work is done by it and various unique schemes run by it.

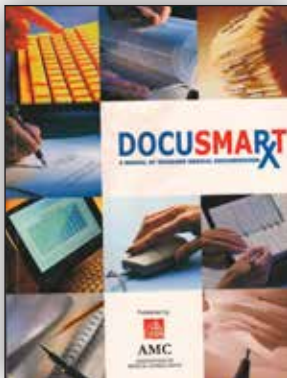
25. Can I give any name to the Affiliate Unit?

No. The name of the affiliate unit shall be your area followed by ***Affiliate of Association of Medical Consultants, Mumbai***. All literature (receipts, membership forms and letter pad) should have clearly written above name on it with the AMC Mumbai Emblem/logo.



The author acknowledges the inputs of Dr. Kishore Adyanthaya for reviewing the appropriateness of the above FAQ's

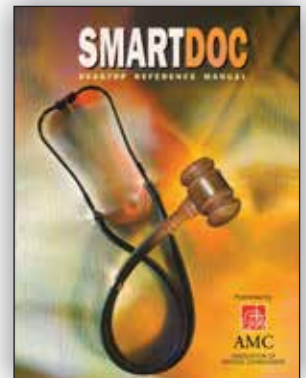
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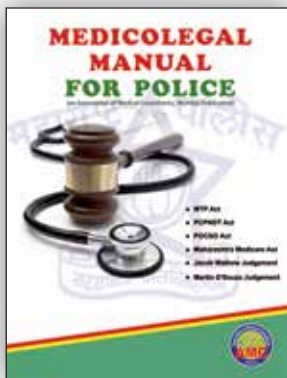
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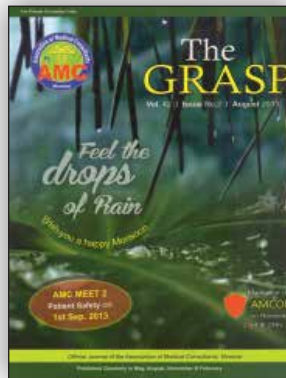
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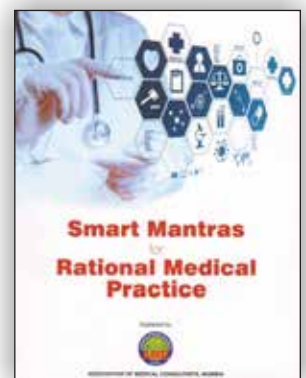
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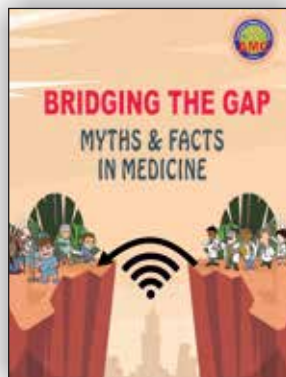
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Dr. Narendra Dedhia	:	Dr. Vikram Khanna
Dr. Mandakini Megh	:	Dr. Aashish Mody
Dr. Anil Parmar	:	Dr. Prakash Patil
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